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**FACTORS INFLUENCING WAQF CONTRIBUTORS' INTENTION  
TOWARDS EDUCATION SECTOR IN KUWAIT**

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2019**



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## Abstrak

Kuwait Awqaf Public Foundation mempunyai peranan penting dalam menyokong pembangunan Komuniti di Kuwait. Walau bagaimanapun, tidak dapat dinafikan bahawa forum pendidikan sokongan oleh Awqaf awam Kuwait (KAPF) sangat rendah berbanding dengan saluran pengedaran lain Waqf. Di samping itu, kesusasteraan yang membincangkan faktor-faktor yang mempengaruhi tingkah laku sumbangan terhadap waqf sangat terhad di Kuwait. Oleh itu, kajian ini bertujuan untuk mengkaji faktor-faktor yang mempengaruhi niat untuk menyumbang kepada sektor pendidikan oleh waqf, terutamanya di kalangan kakitangan Awqaf Awam (KAPF), berdasarkan teori perilaku yang dirancang (TPB). Satu set soal selidik telah dibina untuk mengukur kesahihan teori ke arah niat untuk menyumbang kepada sektor pendidikan oleh waqf di Kuwait. Hasil daripada kajian ini mendapati bahawa semua sikap pembolehubah, norma subjektif, dan kawalan tingkah laku yang dilihat telah berkait dengan niat untuk menyumbang kepada sektor pendidikan oleh waqf di Kuwait.

**Kata Kunci:** Kuwait awqaf yayasan awam, niat sumbangan Waqf, tingkah laku teori yang dirancang.



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## Abstract

Kuwait Awqaf Public Foundation plays a vital role in supporting community development in Kuwait. However, it is undeniable that supporting educational forums by Kuwait Awqaf Public Foundation (KAPF) is significantly lowgraded compared to other distribution channels of *waqf*. In addition, the literature discussing the factors influencing the contribution behaviours towards *waqf* is very limited in Kuwait. Therefore, this study aims to investigate the factors influencing the intention to contribute to the education sector by the *waqf*, particularly among the employees of Kuwait Awqaf Public Foundation (KAPF), based on the theory of planned behaviour (TPB). A set of questionnaires was constructed in order to measure the validity of the theory towards the intention to contribute to the education sector by *waqf* in Kuwait. The result of this study showed that all variables - attitude, subjective norm, and perceived behavioural control were significantly related to the intention to contribute *waqf* to the education sector in Kuwait.

**Keywords:** Kuwait Awqaf Public Foundation, *waqf* contributor's intention, Theory of Planned Behaviour.



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## List of Abbreviations

KAPF	:	Kuwait Awqaf Public Foundation
Kolej	:	Kolej Islam Malaya
KMO	:	Kaiser-Meyer Olkin
MMU	:	Universiti Multimedia
SPSS	:	Statistical Package for the Social Sciences
TPB	:	Theory of Planned Behaviour
TRA	:	Theory of Reasoned Action
UIM	:	Universiti Islam Malaysia
UKM	:	Universiti Kebangsaan Malaysia
UNITEN	:	Universiti Tenaga Nasional
UPM	:	Universiti Putra Malaysia
USIM	:	Universiti Sains Islam Malaysia
USM	:	Universiti Sains Malaysia
UTP	:	Universiti Technology Petronas



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# CHAPTER ONE

## INTRODUCTION

### 1.1 Overview of Waqf

Benevolent behaviour should be common among Muslims due to the nature of Islam that promotes and enhances cohesive and cooperative behaviour. Elements of Islamic history and charity works play a vital role in building state institutions in Muslim countries. However, there are several means to charitable behaviour in Islam. For example, zakat and sadaqah. *Waqf* is classified as a voluntary donation and is known as a Sadaqah Jariyah, a sincere giving that brings blessed and perpetual merits to the giver. The concept of *waqf* besides zakat, sadaqah, and baitmal Almuslmin represents the Islamic economic power to achieve Al-Falah for Ummah. Therefore, Muslims (countries, individual, foundations) should support all Islamic instruments to establish the Islamic economic system.

*Waqf* is one of the types of donation created by Muslims for spiritual, educational, and devotional causes. It is an essential tool for achieving socio-economic development. Moreover, it can play a major role in reducing unemployment and poverty eradication, eventually contributing to the socio-economic progress of Muslim communities.

Literally, *waqf* is an Arabic word derived from waqafa which refers to confine (*al-habs*) or stop (*al-man*). Legally, it is a contract to keep a specific property and release its benefits. According to Zuhaili (1985), *Waqf* is to stop, to prevent, and to

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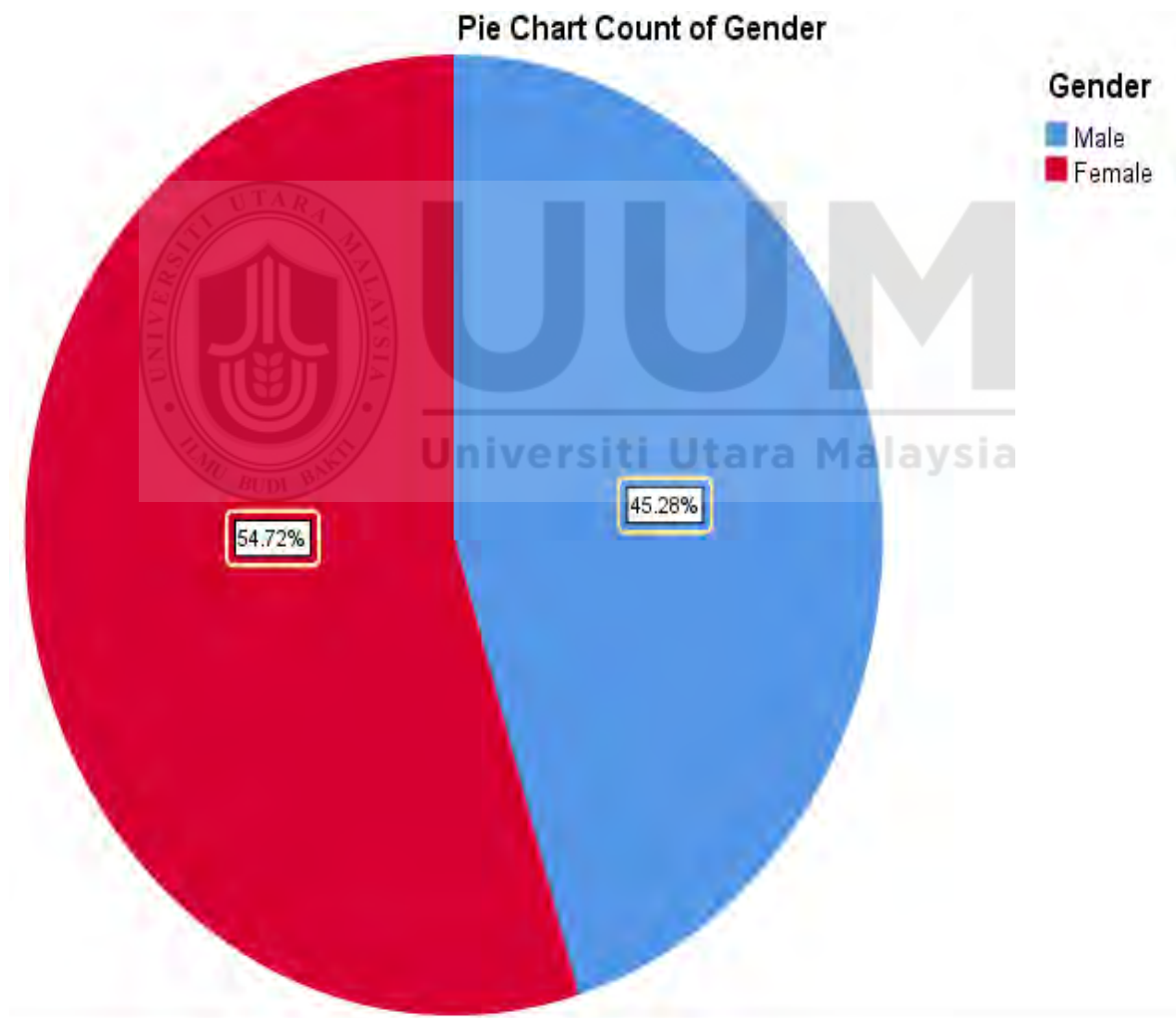
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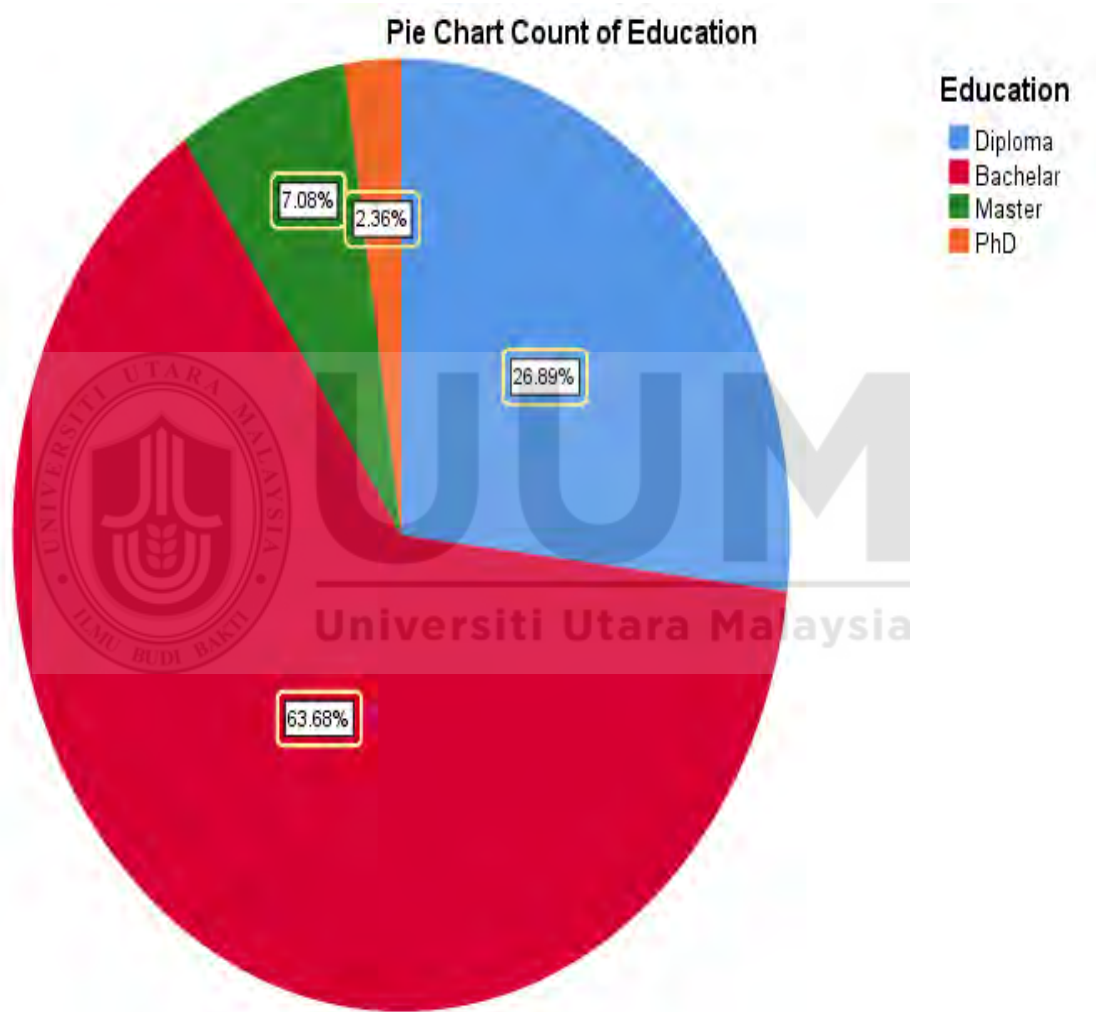
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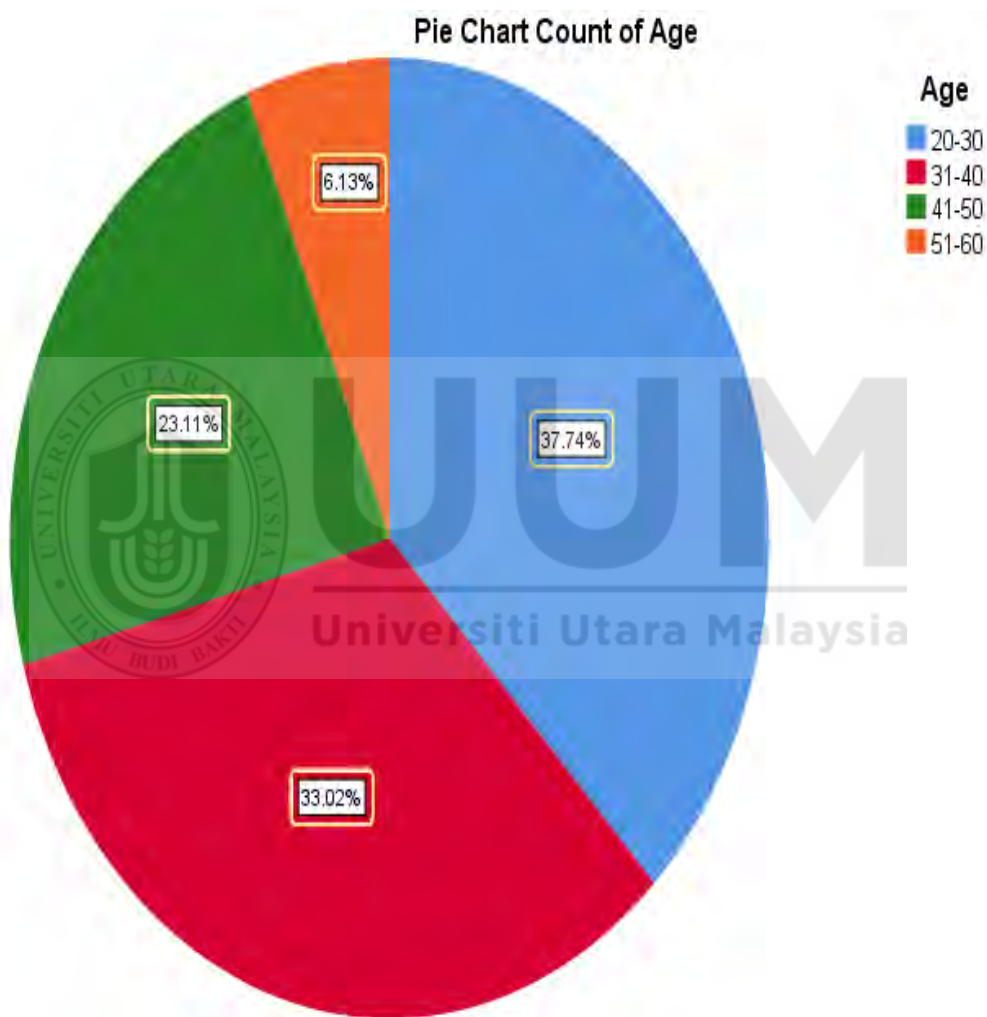


## Appendix A

### Descriptive Statistics

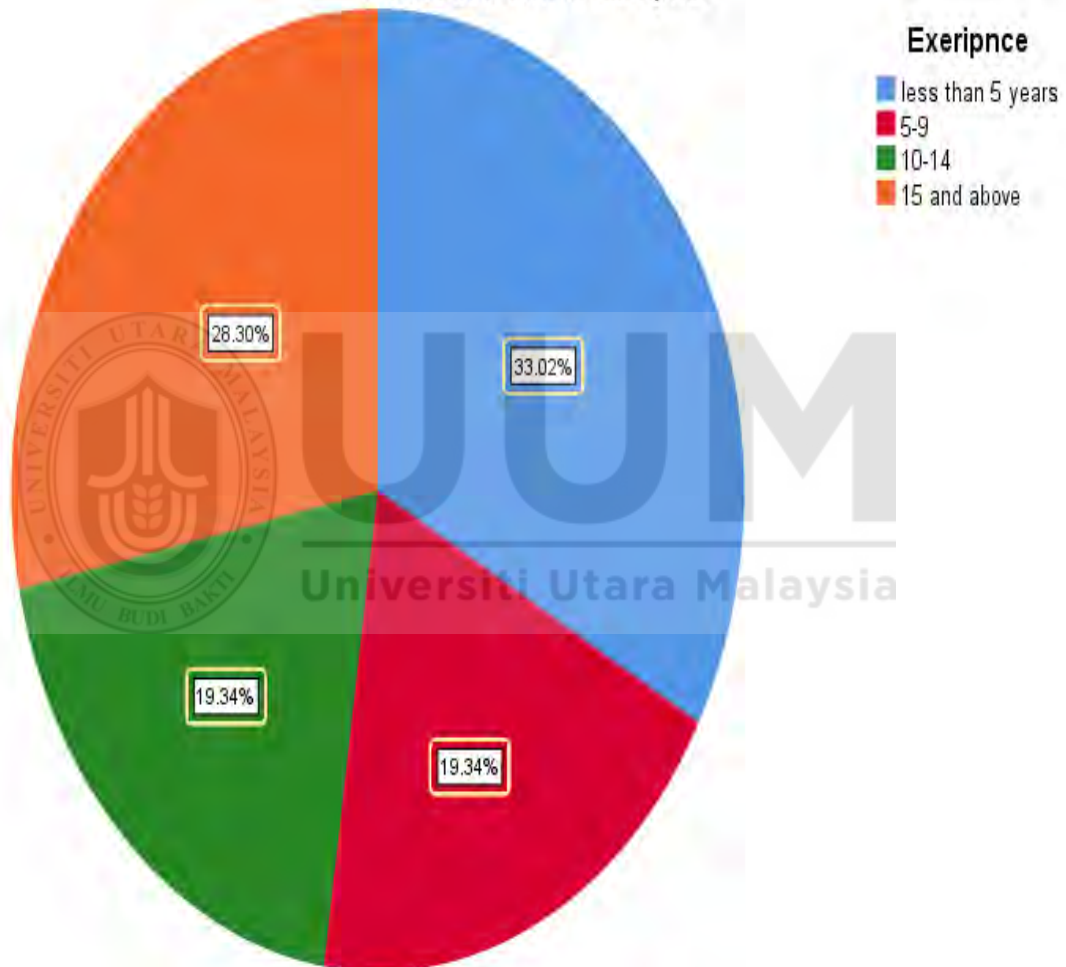


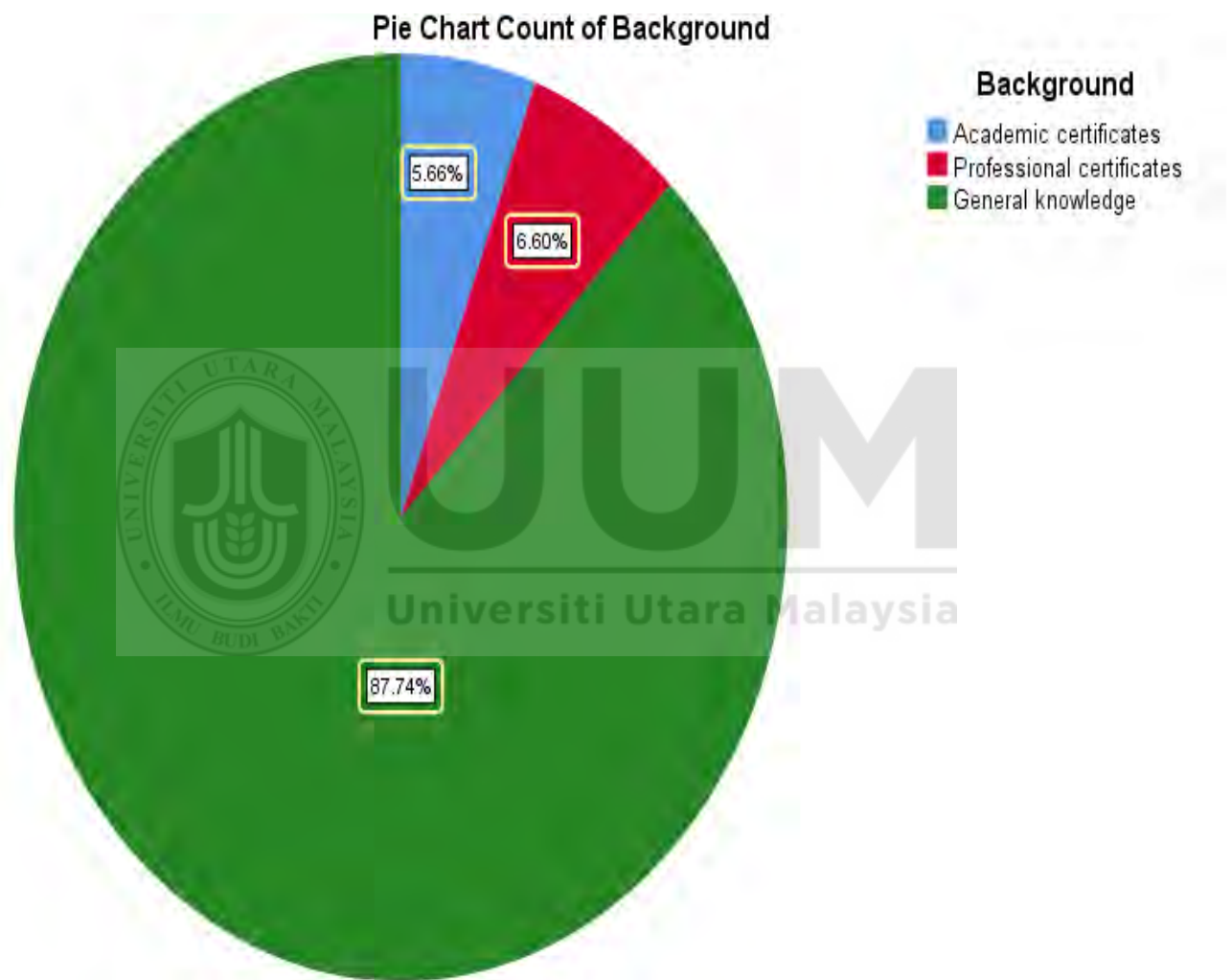






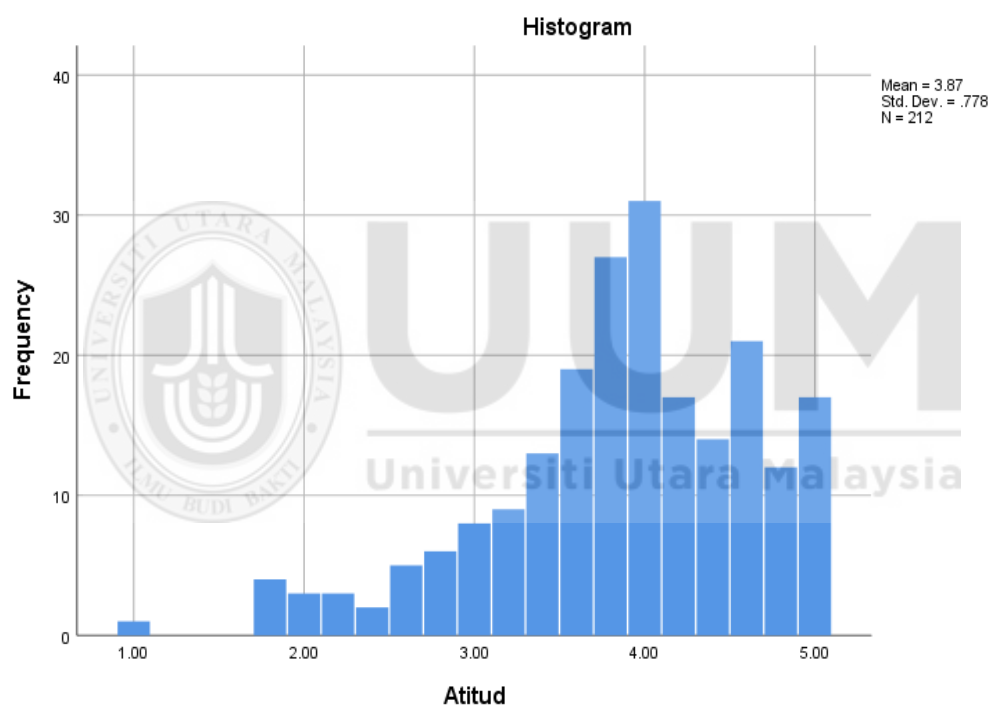
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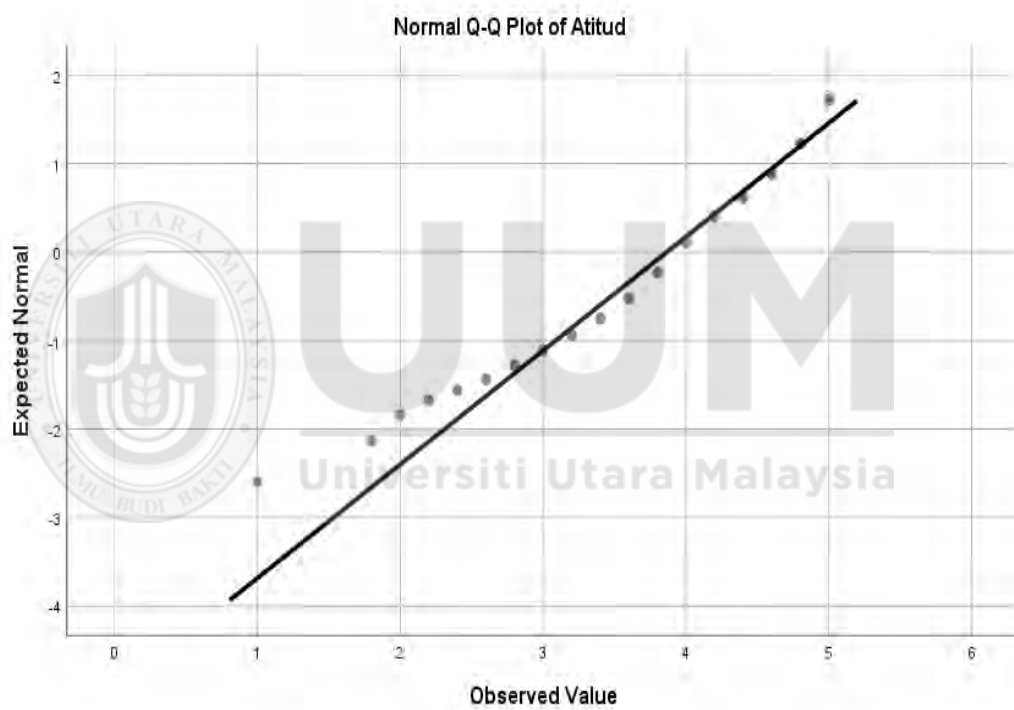


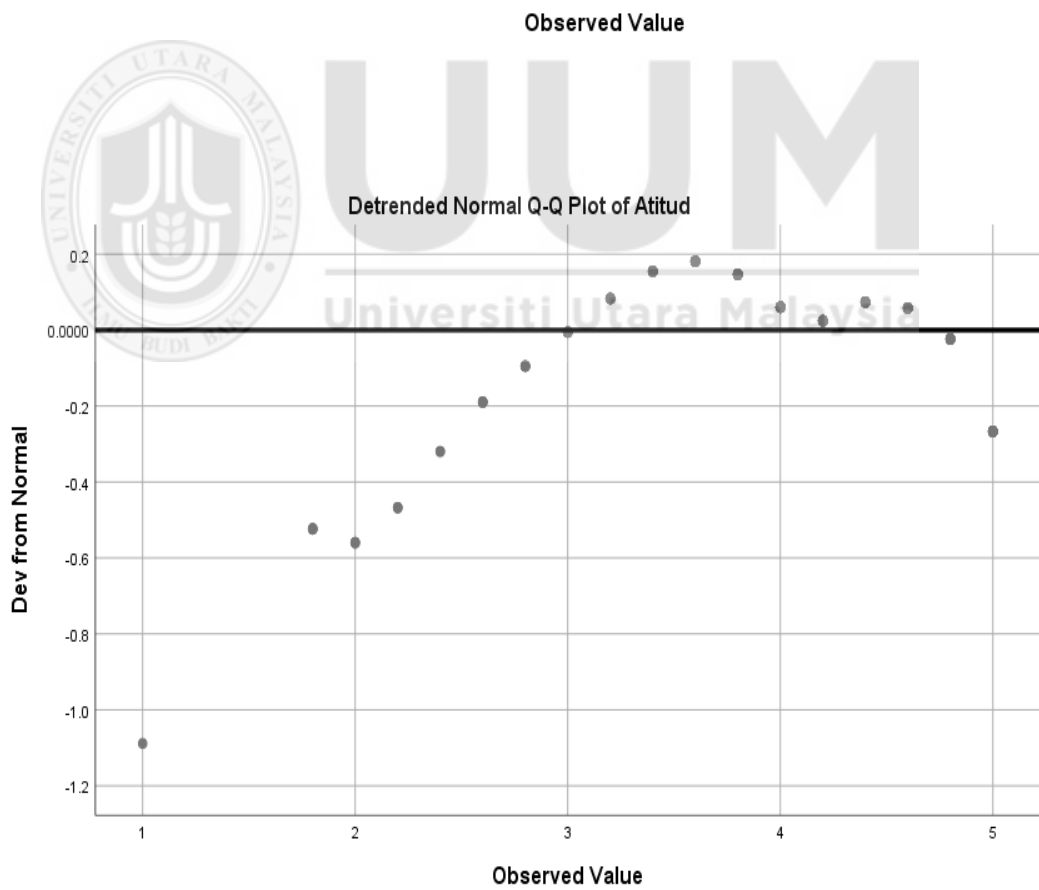
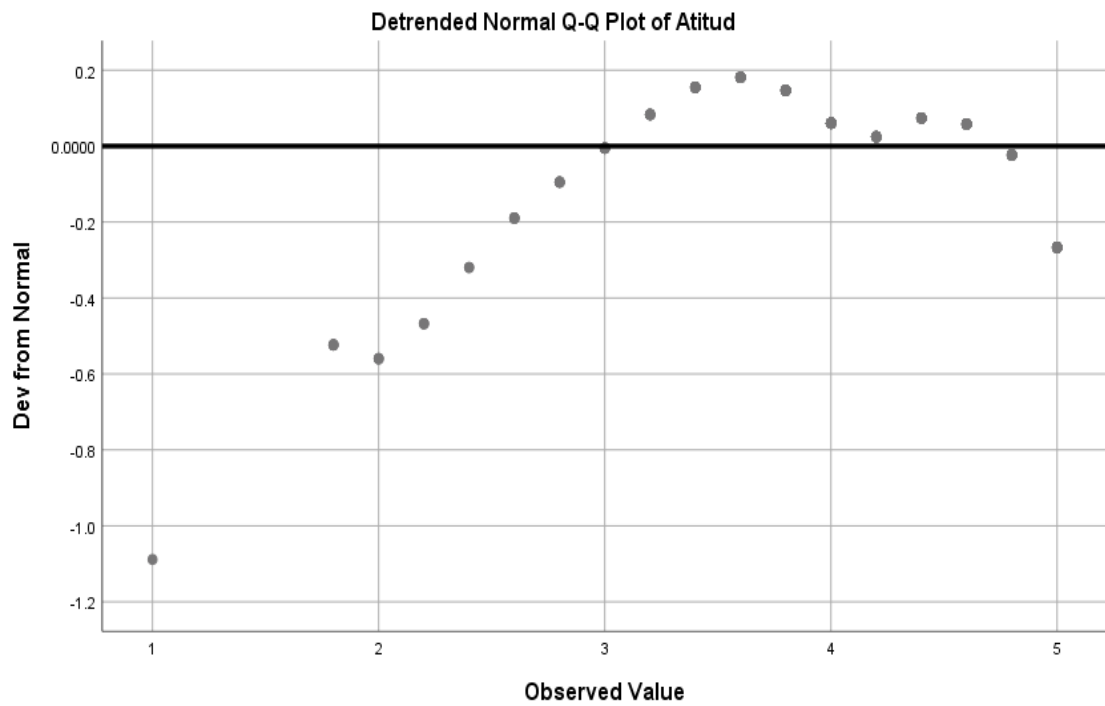


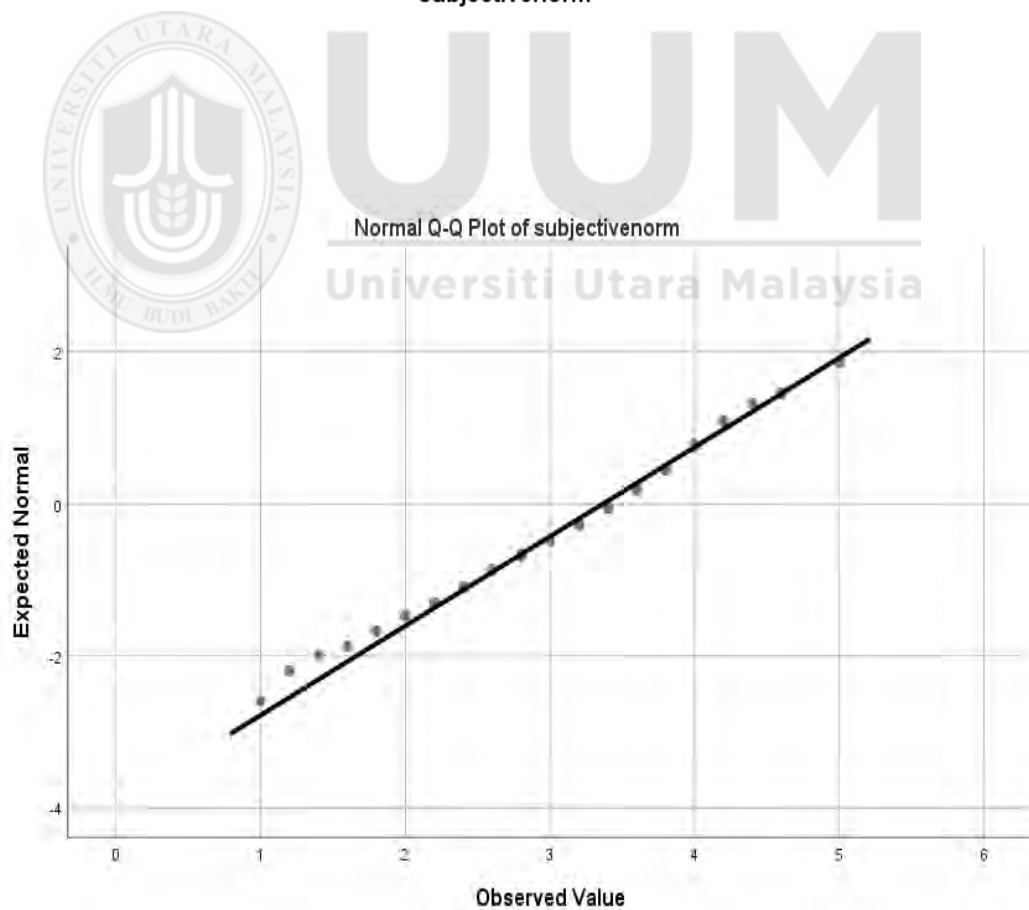
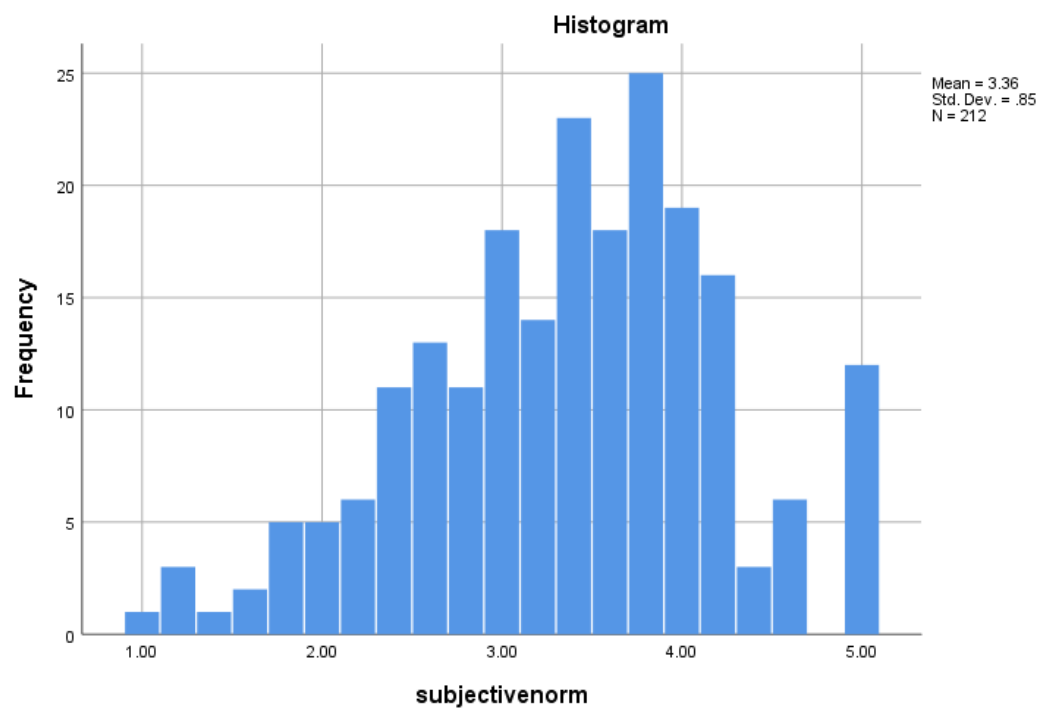
## Appendix B

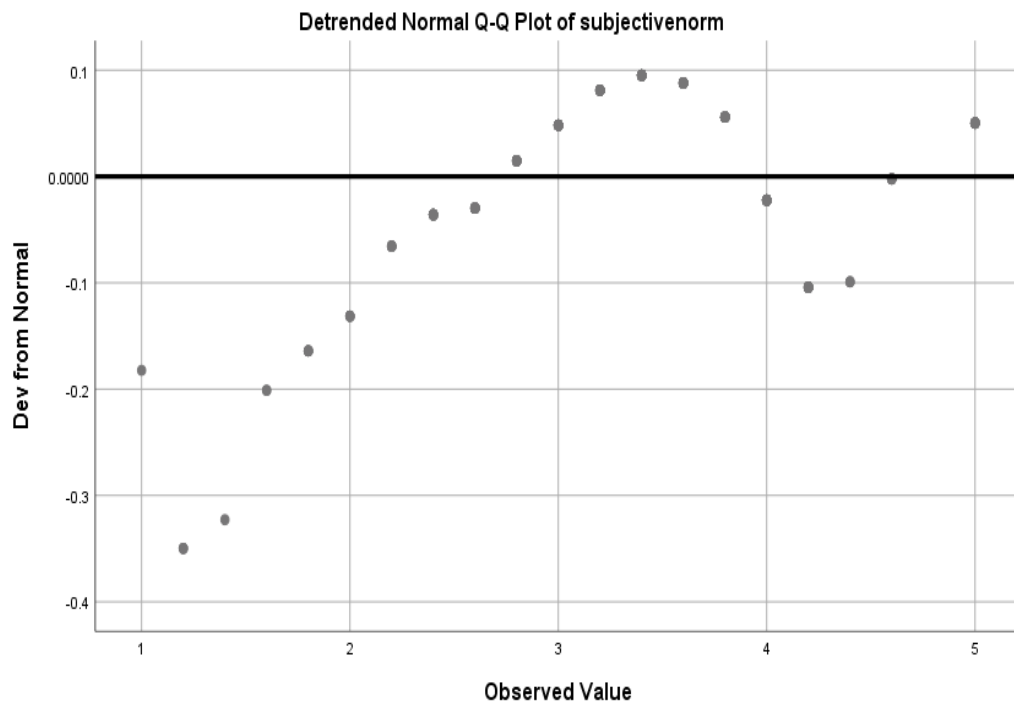
### Normality Test





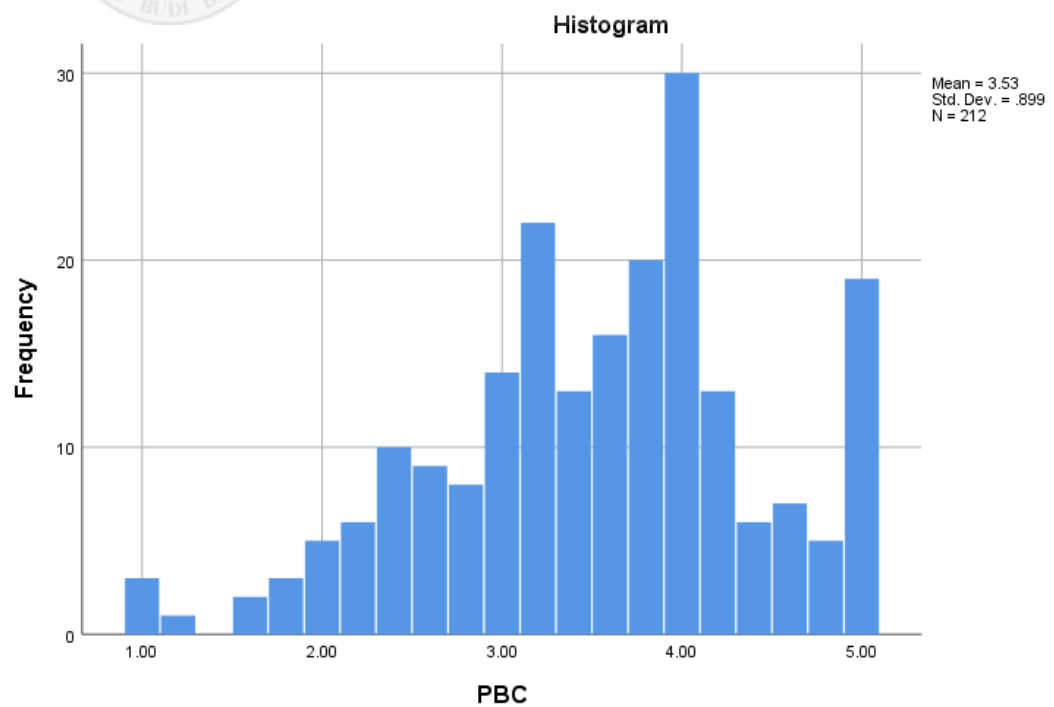


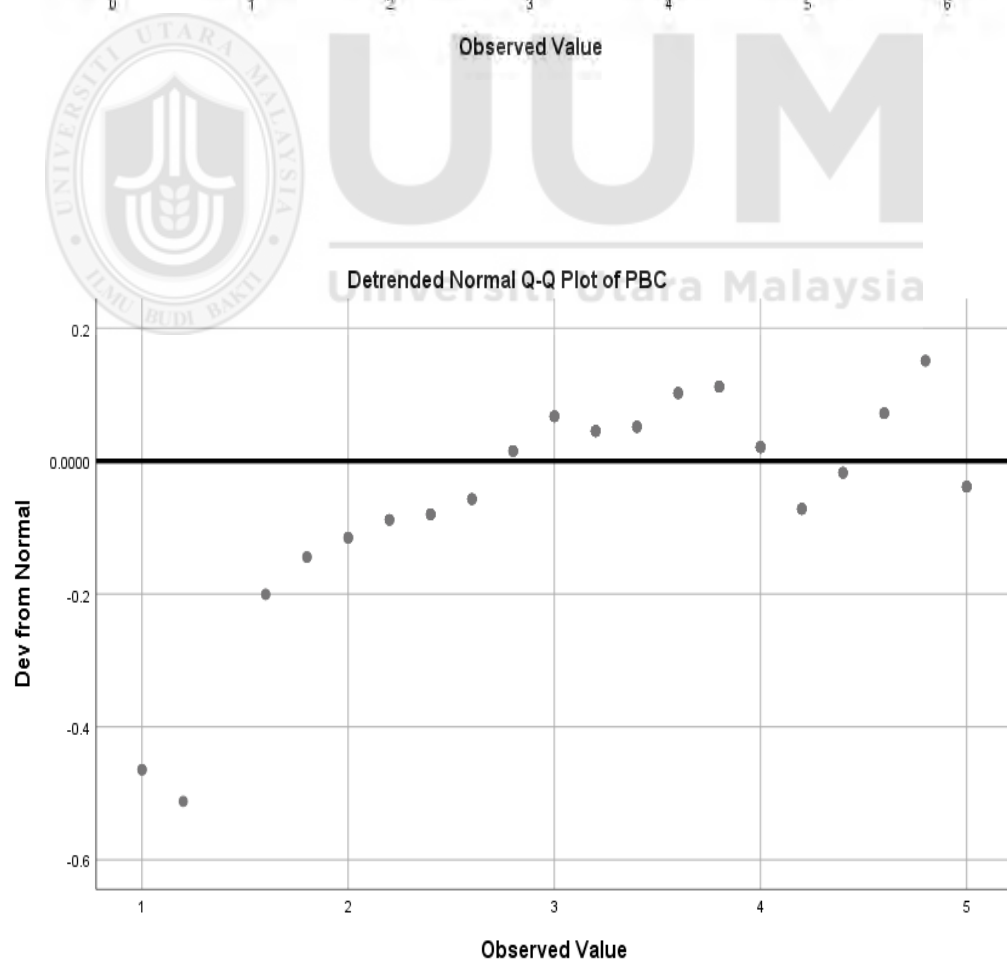
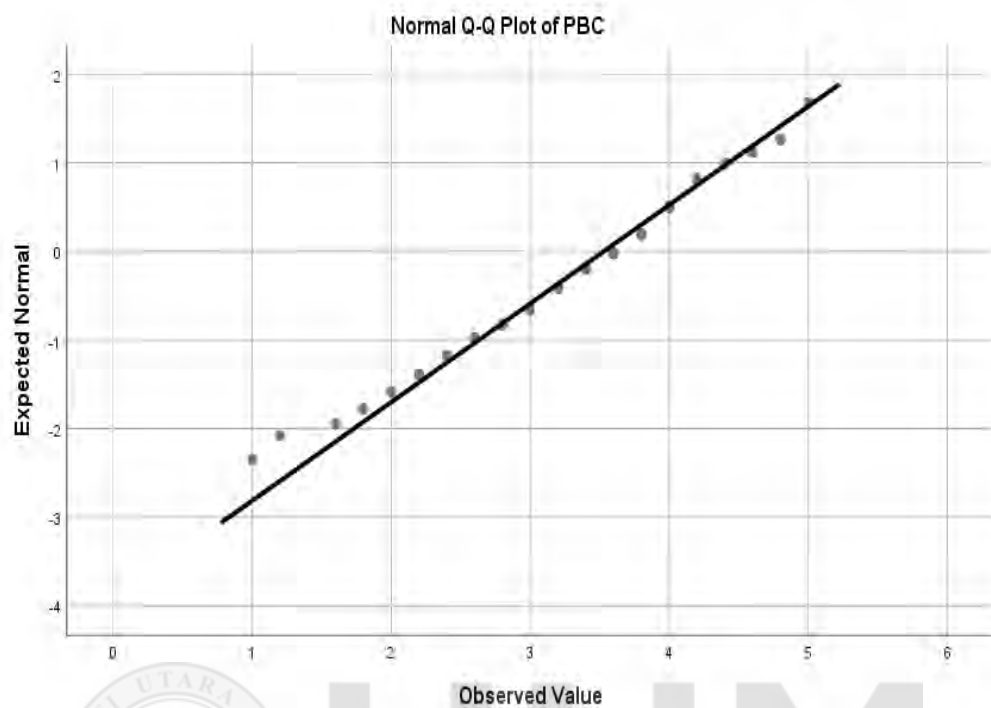




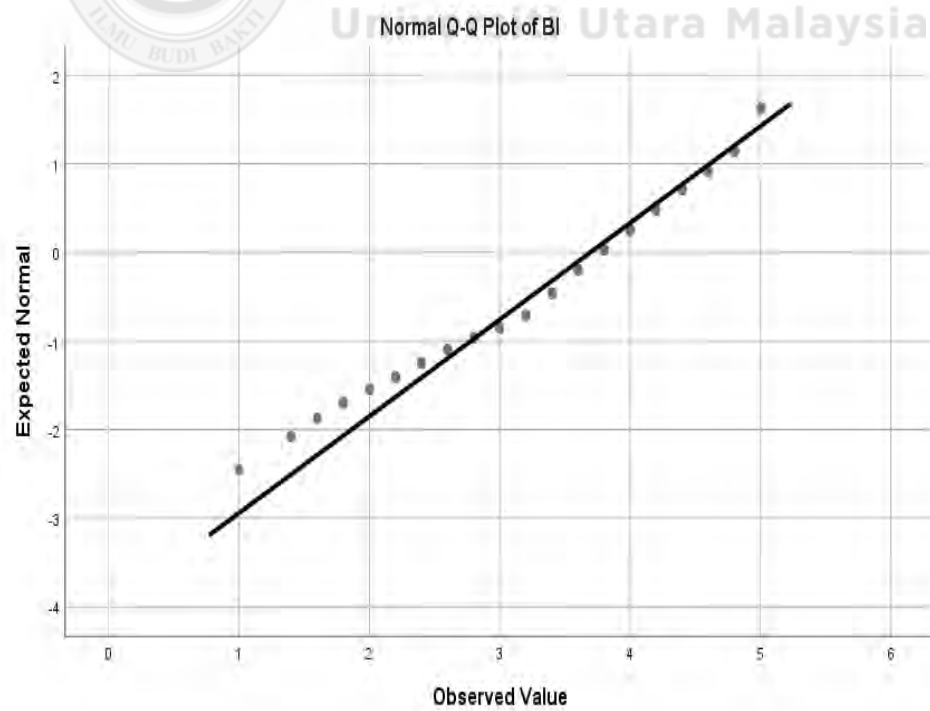
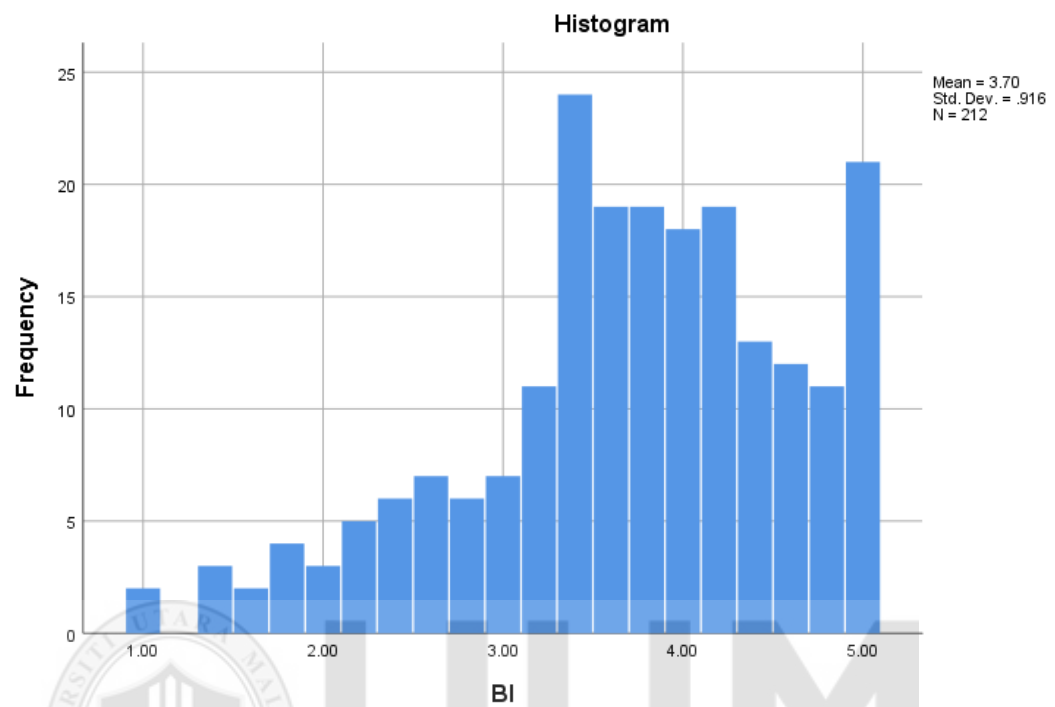
UUM

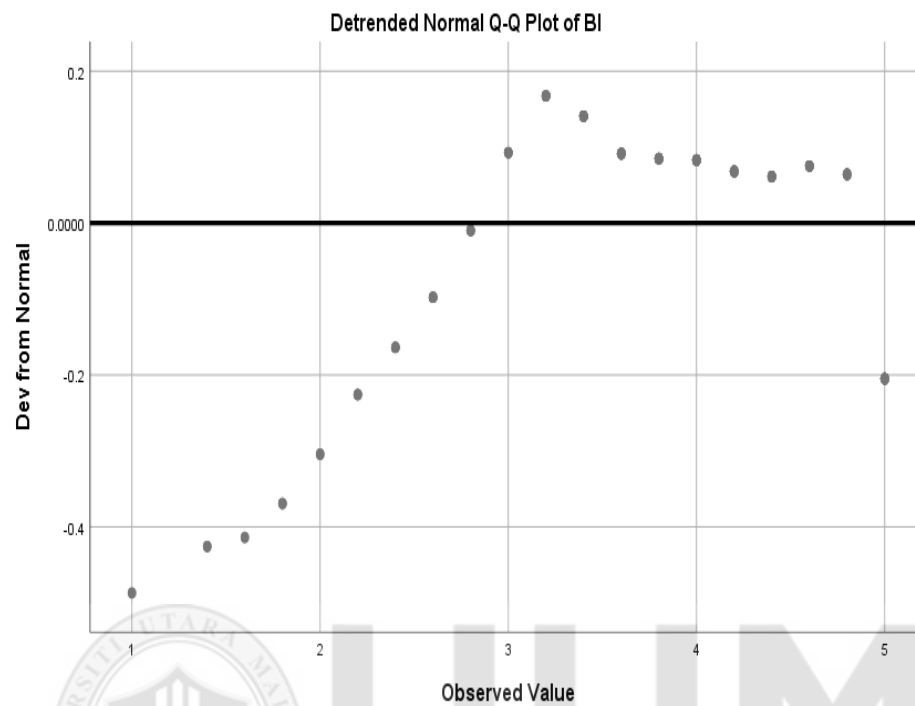
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# Appendix C

## Factor Analysis

Reliability Statistics	
Cronbach's Alpha	N of Items
.908	25

Descriptive Statistics									
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
ATT1	212	1	5	4.05	1.096	-.922	.167	-.008	.333
ATT2	212	1	5	3.74	1.081	-.739	.167	-.027	.333
ATT3	212	1	5	4.01	1.133	-1.212	.167	.799	.333
ATT4	212	1	5	3.89	1.128	-.784	.167	-.135	.333
ATT5	212	1	5	3.64	1.064	-.755	.167	.291	.333
SN1	212	1	5	3.42	1.114	-.451	.167	-.359	.333
SN2	212	1	5	3.47	1.068	-.502	.167	-.134	.333
SN3	212	1	5	3.56	1.128	-.502	.167	-.419	.333
SN4	212	1	5	3.24	1.224	-.304	.167	-.708	.333
SN5	212	1	5	3.14	1.135	-.203	.167	-.673	.333
PBC1	212	1	5	3.43	1.188	-.472	.167	-.587	.333
PBC2	212	1	5	3.54	1.133	-.519	.167	-.472	.333
PBC3	212	1	5	3.49	1.129	-.515	.167	-.321	.333
PBC4	212	1	5	3.50	1.142	-.531	.167	-.310	.333
PBC5	212	1	5	3.69	1.105	-.785	.167	.202	.333
BI1	212	1	5	3.63	1.171	-.626	.167	-.372	.333
BI2	212	1	5	3.68	1.110	-.659	.167	-.089	.333
BI3	212	1	5	3.94	1.078	-1.009	.167	.511	.333
BI4	212	1	5	3.57	1.188	-.521	.167	-.522	.333
BI5	212	1	5	3.65	1.181	-.706	.167	-.237	.333
Gender	212	1	2	1.55	.499	-.191	.167	-1.982	.333
Education	212	1	4	1.85	.643	.688	.167	1.615	.333
Age	212	1	4	1.98	.926	.517	.167	-.757	.333
Experience	212	1	4	2.43	1.216	.087	.167	-1.564	.333
Background	212	1	3	2.82	.511	-2.829	.167	6.823	.333
Valid N (listwise)	212								

<b>Descriptive Statistics</b>			
	<b>Mean</b>	<b>Std. Deviation</b>	<b>Analysis N</b>
<b>ATT1</b>	<b>4.05</b>	<b>1.096</b>	<b>212</b>
<b>ATT2</b>	<b>3.74</b>	<b>1.081</b>	<b>212</b>
<b>ATT3</b>	<b>4.01</b>	<b>1.133</b>	<b>212</b>
<b>ATT4</b>	<b>3.89</b>	<b>1.128</b>	<b>212</b>
<b>ATT5</b>	<b>3.64</b>	<b>1.064</b>	<b>212</b>
<b>SN1</b>	<b>3.42</b>	<b>1.114</b>	<b>212</b>
<b>SN2</b>	<b>3.47</b>	<b>1.068</b>	<b>212</b>
<b>SN3</b>	<b>3.56</b>	<b>1.128</b>	<b>212</b>
<b>SN4</b>	<b>3.24</b>	<b>1.224</b>	<b>212</b>
<b>SN5</b>	<b>3.14</b>	<b>1.135</b>	<b>212</b>
<b>PBC1</b>	<b>3.43</b>	<b>1.188</b>	<b>212</b>
<b>PBC2</b>	<b>3.54</b>	<b>1.133</b>	<b>212</b>
<b>PBC3</b>	<b>3.49</b>	<b>1.129</b>	<b>212</b>
<b>PBC4</b>	<b>3.50</b>	<b>1.142</b>	<b>212</b>
<b>PBC5</b>	<b>3.69</b>	<b>1.105</b>	<b>212</b>
<b>BI1</b>	<b>3.63</b>	<b>1.171</b>	<b>212</b>
<b>BI2</b>	<b>3.68</b>	<b>1.110</b>	<b>212</b>
<b>BI3</b>	<b>3.94</b>	<b>1.078</b>	<b>212</b>
<b>BI4</b>	<b>3.57</b>	<b>1.188</b>	<b>212</b>
<b>BI5</b>	<b>3.65</b>	<b>1.181</b>	<b>212</b>

<b>KMO and Bartlett's Test</b>		
<b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy.</b>		<b>.917</b>
<b>Bartlett's Test of Sphericity</b>	<b>Approx. Chi-Square</b>	<b>2506.840</b>
	<b>df</b>	<b>190</b>
	<b>Sig.</b>	<b>.000</b>

<b>Component Matrix<sup>a</sup></b>				
	<b>Component</b>			
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>ATT1</b>	.387	.671		
<b>ATT2</b>	.613	.440		.365
<b>ATT3</b>	.548			.440
<b>ATT4</b>	.605	.391		-.382
<b>ATT5</b>	.647			-.384
<b>SN1</b>	.710			-.386
<b>SN2</b>	.759			
<b>SN3</b>	.694			-.323
<b>SN4</b>	.544		.638	
<b>SN5</b>	.544	-.437	.460	
<b>PBC1</b>	.617	-.338		.391
<b>PBC2</b>	.646	-.351		.332
<b>PBC3</b>	.719			
<b>PBC4</b>	.785			
<b>PBC5</b>	.720		-.373	
<b>BI1</b>	.860			
<b>BI2</b>	.805			
<b>BI3</b>	.682	.342		
<b>BI4</b>	.719			
<b>BI5</b>	.674			
<b>Extraction Method: Principal Component Analysis.</b>				
<b>a. 4 components extracted.</b>				

<b>Correlations</b>		<b>Attitude</b>	<b>subjective norm</b>	<b>PBC</b>	<b>BI</b>
<b>Attitude</b>	<b>Pearson Correlation</b>	<b>1</b>	<b>.599<sup>**</sup></b>	<b>.534<sup>**</sup></b>	<b>.723<sup>**</sup></b>
	<b>Sig. (2-tailed)</b>		<b>.000</b>	<b>.000</b>	<b>.000</b>
	<b>N</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>
<b>subjective norm</b>	<b>Pearson Correlation</b>	<b>.599<sup>**</sup></b>	<b>1</b>	<b>.696<sup>**</sup></b>	<b>.728<sup>**</sup></b>
	<b>Sig. (2-tailed)</b>	<b>.000</b>		<b>.000</b>	<b>.000</b>
	<b>N</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>
<b>PBC</b>	<b>Pearson Correlation</b>	<b>.534<sup>**</sup></b>	<b>.696<sup>**</sup></b>	<b>1</b>	<b>.782<sup>**</sup></b>
	<b>Sig. (2-tailed)</b>	<b>.000</b>	<b>.000</b>		<b>.000</b>
	<b>N</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>
<b>BI</b>	<b>Pearson Correlation</b>	<b>.723<sup>**</sup></b>	<b>.728<sup>**</sup></b>	<b>.782<sup>**</sup></b>	<b>1</b>
	<b>Sig. (2-tailed)</b>	<b>.000</b>	<b>.000</b>	<b>.000</b>	
	<b>N</b>	<b>212</b>	<b>212</b>	<b>212</b>	<b>212</b>
<b>** . Correlation is significant at the 0.01 level (2-tailed).</b>					

## Appendix D

### Factor Analysis



### FACTORS INFLUENCING WAQF CONTRIBUTION BEHAVIORS TOWARD EDUCATION SECTOR IN KUWAIT

Dear Sir/Madam,

The following survey is being conducted for partial fulfillment of my Master of Islamic Finance program at University Utara Malaysia. This research paper is to study how factors influence waqf Contribution behavior toward the education sector in Kuwait.

**Waqf is an Islamic financial concept could be efficiency financial instrument. In more than a country and through Islamic history, Waqf has proved high efficiency in supporting the education system and provide its sustenance. The innovative idea behind Waqf is enabling Waqf institutions to supporting the public and private sectors as a non-profit third sector.**

Your help in completing and submitting this questionnaire is most appreciated. Completing the questionnaire would take about 2 to 3 minutes of your time. All responses to this questionnaire will be kept confidential. Results will be used only for academic purposes with no specific individuals identified.

Thank you very much for your time and assistance.

Should you have any enquiries regarding this study, please do not hesitate to contact me at

Yours sincerely,  
Meshari Al daihani  
Postgraduate Student  
Islamic Business School  
Universiti Utara Malaysia  
Kedah, Malaysia

## PART: A

### Demographic factors

Please tick (✓) for your answer

#### 1. Gender

Male ☐

Female ☐

#### 2. Education level

Diploma Level ☐

Master level ☐

Bachelor level ☐

PhD Level ☐

#### 3. Age

20 –30 years old ☐

41- 50 years old ☐

31 – 40 years old ☐

51-60 years old ☐

#### 4. Years of experience

Less than 5 years ☐

10 – 14 years ☐

5 – 9 years ☐

15 and above ☐

#### 5. Background of Islamic finance

Academic certificates ☐

General knowledge ☐

Professional certificates ☐



## PART: B

Based on the scale given, please indicate your degree of strength agreement/disagreement on the following statement.

1	2	3	4	5
<b>Strongly disagree</b>	<b>Disagree</b>	<b>Neither agree nor disagree</b>	<b>Agree</b>	<b>Strongly agree</b>

	<b>Attitude</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
ATT1	The contribution waqf to the education sector is beneficial.	1	2	3	4	5
ATT2	The contribution waqf to the education sector is rewarding.	1	2	3	4	5
ATT3	I have a positive perception of educational waqf	1	2	3	4	5
ATT4	The contribution Waqf to the educational sector is a good idea.	1	2	3	4	5
ATT5	I prefer contribution to educational waqf.	1	2	3	4	5

	<b>Subjective norms</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
SN1	Most people whose I value their opinion would approve me donate for educational waqf.	1	2	3	4	5
SN2	My friends would think that I should donate to educational waqf.	1	2	3	4	5
SN3	My Family would think that I should donate to educational waqf	1	2	3	4	5
SN4	It is expected of me that I should donate for educational waqf.	1	2	3	4	5
SN5	Recommendation from Kuwait Awqaf public foundation may influence my decisions to donate for the educational sector.	1	2	3	4	5

	<b>Perceived Behavioral Control</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
PBC1	I have financial resources to donate to the education sector.	1	2	3	4	5
PBC2	I have the ability to donate to the educational sector.	1	2	3	4	5
PBC3	I have the knowledge to donate to the education sector.	1	2	3	4	5
PBC4	Donating for the education sector is within my control	1	2	3	4	5
PBC5	If I wanted to I could donate to the educational sector	1	2	3	4	5

	<b>behavioral intention</b>	<b>SD</b>	<b>D</b>	<b>N</b>	<b>A</b>	<b>SA</b>
BI1	Donating for education sector it will be my choose charitable deeds.	1	2	3	4	5
BI2	Overall, I plan to do donate for education sector.	1	2	3	4	5
BI3	I will recommend my friends to donate for the education sector.	1	2	3	4	5
BI4	My general intention to donate (contribute) for the educational sector is high.	1	2	3	4	5
BI5	I will think of opting educational waqf sector.	1	2	3	4	5

**End of Questionnaire**  
**Your Cooperation Is Highly Appreciated.**